

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 14-11911-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Waldemar Soto  
226 Fenimore Street  
Vineland, NJ 08360

Social Security No.:  
xxx-xx-5994

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: May 6, 2019

JAN: kaj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Waldemar Soto  
 Debtor

Case No. 14-11911-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 13

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db  
 514507542 +Waldemar Soto, 226 Fenimore Street, Vineland, NJ 08360-3123  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)  
 514507547 +Jacquelyn Bartleson, 24 Marlyn Drive, Rio Grande, NJ 08242-1435  
 515420853 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)  
 514814860 NATIONSTAR MORTGAGE, LLC, Attn: Bankruptcy Department, PO Box 630267, Irving, TX 75063,  
 With copy to WPR, BK Services, 2001 Western Ave #400, Seattle, WA 98121  
 516186490 +Nationstar Mortgage LLC, Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302,  
 Roseland, NJ 07068-1640  
 514507548 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market Street, PO Box 112,  
 Trenton, NJ 08625-0112  
 514507550 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 514507549 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129-2386  
 516374248 WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE, KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 07 2019 00:02:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 07 2019 00:02:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514507545 +E-mail/Text: cio.bncmail@irs.gov May 07 2019 00:02:04 Internal Revenue Service,  
 1601 Market Street, Philadelphia, PA 19103-2301

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Nationstar Mortgage LLC, Stern Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302,  
 Roseland, NJ 07068-1640  
 514507543\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
 514507546\* Internal Revenue Service, Special Procedure Branch, PO Box 744,  
 Springfield, NJ 07081-0744  
 514507544\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
 Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates, Series  
 2004-12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com

District/off: 0312-1

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 13

Date Rcvd: May 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Jeanette F. Frankenberg on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS  
TRUSTEE FOR Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates,  
Series 2004-12 cmecf@sternlav.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Laura M. Egerman on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates, Series  
2004-12 bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Seymour Wasserstrum on behalf of Debtor Waldemar Soto mylawyer7@aol.com, ecf@seymourlaw.net  
Sindi Mncina on behalf of Creditor WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR  
Banc of America Alternative Loan Trust 2004-12 Mortgage Pass-Through Certificates, Series  
2004-12 smncina@rascrane.com

TOTAL: 8